

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP

(Listing Firm to Seller) (As required by the Civil Code) (C.A.R. Form AD, Revised 12/14)

(ii disolica) time is in	saction for a leasehold interest exceeding one year as per Civil
Code section 2079.13(k), (l), and (m). When you enter into a discussion with a real estate agent regarding	a real estate transaction, you should from the outset understand

what type of agency relationship or representation you wish to have with the agent in the transaction.

SELLER'S AGENT

A Seller's agent under a listing agreement with the Seller acts as the agent for the Seller only. A Seller's agent or a subagent of that agent has the following affirmative obligations:

To the Seller: A Fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Seller.

To the Buyer and the Seller:

(a) Diligent exercise of reasonable skill and care in performance of the agent's duties.

(b)A duty of honest and fair dealing and good faith.

(c)A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

BUYER'S AGENT

A selling agent can, with a Buyer's consent, agree to act as agent for the Buyer only. In these situations, the agent is not the Seller's agent, even if by agreement the agent may receive compensation for services rendered, either in full or in part from the Seller. An agent acting only for a Buyer has the following affirmative obligations:

To the Buyer: A fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Buyer.

To the Buyer and the Seller:

(a) Diligent exercise of reasonable skill and care in performance of the agent's duties.

(b)A duty of honest and fair dealing and good faith.

(c)A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties.

An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

AGENT REPRESENTING BOTH SELLER AND BUYER

A real estate agent, either acting directly or through one or more associate licensees, can legally be the agent of both the Seller and the Buyer in a transaction, but only with the knowledge and consent of both the Seller and the Buyer.

In a dual agency situation, the agent has the following affirmative obligations to both the Seller and the Buyer: (a)A fiduciary duty of utmost care, integrity, honesty and loyalty in the dealings with either the Seller or the Buyer.

(b)Other duties to the Seller and the Buyer as stated above in their respective sections.

In representing both Seller and Buyer, the agent may not, without the express permission of the respective party, disclose to the other party that the Seller will accept a price less than the listing price or that the Buyer will pay a price greater than the price offered. The above duties of the agent in a real estate transaction do not relieve a Seller or Buyer from the responsibility to protect his or her own interests. You should carefully read all agreements to assure that they adequately express your understanding of the transaction. A real estate agent is a person qualified to advise about real estate. If legal or tax advice is desired, consult a competent professional. Throughout your real property transaction you may receive more than one disclosure form, depending upon the number of agents assisting in the transaction. The law requires each agent with whom you have more than a casual relationship to present you with this disclosure form. You should read its contents each time it is presented to you, considering the relationship between you and the real estate agent in your specific transaction. This disclosure form includes the provisions of Sections 2079.13 to 2079.24, inclusive, of the Civil Code set forth on page 2. Read it carefully. I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE AND THE PORTIONS OF THE CIVIL CODE

PRINTED ON THE BACK (OR A SEPARATE PAGE)	
Buyer X Seller Landlord Tenant Gen Coppa Musson,	Trust Bate 8/7/18
Buyer Seller Landlord Tenant for anthony of Wen	di Thomas
Wendi Thomas	DRE Lic. # 01846012
Real Estate Broker (Firm)	8-2-18
DRE Lic. # 01296302	Date 0 0 7 0
(Salesperson or Broker-Associate) Melinda Bennett	
Agency Disclosure Compliance (Givil-Code §2079.14):	one AD form signed by Seller/I andlord and a
When the listing brokerage company also represents Buyer/Tenant: The Listing Agent shall have	offer AD form signed by Selici/Landiold and a
different AD form signed by Buyer/Tenant. • When Seller/Landlord and Buyer/Tenant are represented by different brokerage companies: (i) t	he Listing Agent shall have one AD form signed by
College and (ii) the Buyer's Tenant's Agent shall have one AD form signed by Buye	rienant and either that same of a different AD form
procepted to Seller/Landlord for signature prior to presentation of the offer. If the same form is u	sed, Seller may sign here.
(SELLER/LANDLORD: DO NOT SIGN HERE) (SELLER/LANL	LORD: DO NOT SIGN FIERE)
Seller/Landlord Date Seller/Landlord	Date

© 1991-2010, California Association of REALTORS®, Inc.

AD REVISED 12/14 (PAGE 1 OF 2)

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP (AD PAGE 1 OF 2) Fax 866-520-0391

Case 14-50333-btb Doc 372-1 Entered 08/09/18 10:04:47 Page 2 of 11

CIVIL CODE SECTIONS 2079.24 (2079.16 APPEARS ON THE FRONT)

2079.13 As used in Sections 2079.14 to 2079.24, inclusive, the following terms have the following meanings: (a) "Agent" means a person acting under provisions of Title 8 (commencing with Section 2295) in a real property transaction, and includes a person who is licensed as a real estate broker under Chapter 3 (commencing with Section 10130) of Part 1 of Division 4 of the Business and Professions Code, and under whose license a listing is executed or an offer to purchase is obtained. (b) "Associate (Icensee" means a person who is (Icensed as a real estate broker or salesperson under Chapter 3 (commencing with Section 10130) of Part 1 of Division 4 of the Business and Professions Code and who is either licensed under a broker or has entered into a written contract with a broker to act as the broker's agent in connection with acts requiring a real estate license and to function under the broker's supervision in the capacity of an associate licensee. The agent in the real property transaction bears responsibility for his or her associate licensees who perform as agents of the agent. When an associate licensee owes a duty to any principal, or to any buyer or seller who is not a principal, in a real property transaction, that duty is equivalent to the duty owed to that party by the broker for whom the associate licensee functions. (c) "Buyer" means a transferee in a real property transaction, and includes a person who executes an offer to purchase real property from a seller through an agent, or who seeks the services of an agent in more than a casual, transitory, or preliminary manner, with the object of entering into a real property transaction. "Buyer" includes vendee or lessee. (d) "Commercial real property" means all real property in the state, except single-family residential real property, dwelling units made subject to Chapter 2 (commencing with Section 1940) of Title 5, mobilehomes, as defined in Section 798.3, or recreational vehicles, as defined in Section 799.29. (e) "Dual agent" means an agent acting, either directly or through an associate licensee, as agent for both the seller and the buyer in a real property transaction. (f) "Listing agreement" means a contract between an owner of real property and an agent, by which the agent has been authorized to sell the real property or to find or obtain a buyer. (g) "Listing agent" means a person who has obtained a listing of real property to act as an agent for compensation. (h) "Listing price" is the amount expressed in dollars specified in the listing for which the seller is willing to sell the real property through the listing agent. (I) "Offering price" is the amount expressed in dollars specified in an offer to purchase for which the buyer is willing to buy the real property. (i) "Offer to purchase" means a written contract executed by a buyer acting through a setting agent that becomes the contract for the sale of the real property upon acceptance by the setter. (k) "Real property" means any estate specified by subdivision (1) or (2) of Section 761 in property that constitutes or is improved with one to four dwelling units, any commercial real property, any leasehold in these types of property exceeding one year's duration, and mobilehomes, when offered for sale or sold through an agent pursuant to the authority contained in Section 10131.6 of the Business and Professions Code. (I) "Real property transaction" means a transaction for the sale of real property in which an agent is employed by one or more of the principals to act in that transaction, and includes a listing or an offer to purchase. (m) "Sell," "sale," or "sold" refers to a transaction for the transfer of real property from the seller to the buyer, and includes exchanges of real property between the seller and buyer, transactions for the creation of a real property sales contract within the meaning of Section 2985, and transactions for the creation of a leasehold exceeding one year's duration. (n) "Seller" means the transferor in a real property transaction, and includes an owner who lists real property with an agent, whether or not a transfer results, or who receives an offer to purchase real property of which he or she is the owner from an agent on behalf of another. "Seller" includes both a vendor and a lessor. (o) "Selling agent" means a listing agent who acts alone, or an agent who acts in cooperation with a listing agent, and who sells or finds and obtains a buyer for the real property, or an agent who locates property for a buyer or who finds a buyer for a property for which no listing exists and presents an offer to purchase to the seller. (p) "Subagent" means a person to whom an agent delegates agency powers as provided in Article 5 (commencing with Section 2349) of Chapter 1 of Title 9. However, "subagent" does not include an associate licensee who is acting under the supervision of an agent in a real property transaction.

2079.16, and, except as provided in subdivision (c), shall obtain a signed acknowledgement of receipt from that seller or buyer, except as provided in this section or Section 2079.15, as follows: (a) The listing agent, if any, shall provide the disclosure form to the seller prior to entering into the listing agreement. (b) The selling agent shall provide the disclosure form to the seller with an offer to purchase, unless the selling agent previously provided the seller with a copy of the disclosure form pursuant to subdivision (a). (c) Where the selling agent does not deal on a face-to-face basis with the seller, the disclosure form prepared by the selling agent may be furnished to the seller (and acknowledgement of receipt obtained for the selling agent from the seller) by the listing agent, or the selling agent may deliver the disclosure form by certified mall addressed to the seller at his or her last known address, in which case no signed acknowledgement of receipt is required. (d) The selling agent shall provide the disclosure form to the buyer as soon as practicable prior to execution of the buyer's offer to purchase, except that if the offer to purchase is not prepared by the selling agent, the selling agent shall present the disclosure form to the buyer not later than the next business day after the selling agent receives the offer to purchase from the buyer.

2079.15 In any circumstance in which the seller or buyer refuses to sign an acknowledgement of receipt pursuant to Section 2079.14, the agent, or an associate licensee acting for an agent, shall set forth, sign, and date a written declaration of the facts of the refusal.

2079.16 Reproduced on Page 1 of this AD form.

2079.17 (a) As soon as practicable, the selling agent shall disclose to the buyer and seller whether the selling agent is acting in the real property transaction exclusively as the buyer's agent, exclusively as the seller's agent, or as a dual agent representing both the buyer and the seller. This relationship shall be confirmed in the contract to purchase and sell real property or in a separate writing executed or acknowledged by the seller, the buyer, and the selling agent prior to or coincident with execution of that contract by the buyer and the seller, respectively. (b) As soon as practicable, the listing agent shall disclose to the seller whether the listing agent is acting in the real property transaction exclusively as the seller's agent, or as a dual agent representing both the buyer and seller. This relationship shall be confirmed in the contract to purchase and sell real property or in a separate writing executed or acknowledged by the seller and the listing agent prior to or coincident with the execution of that contract by the seller.

(c) The confirmation required by subdivisions (a) and (b) shall be in	the following form.	— —
(DO NOT COMPLETE, SAMPLE ONLY)	is the agent of (check оле):	the seller exclusively; or both the buyer and seller.
(Name of Listing Agent)		
(DO NOT COMPLETE, SAMPLE ONLY)	is the agent of (check one):	the buyer exclusively; or the seller exclusively; or
(Name of Seiling Agent if not the same as the Listing Agent)		both the buyer and seiler.

(d) The disclosures and confirmation required by this section shall be in addition to the disclosure required by Section 2079.14.

2079.18 No selling agent in a real property transaction may act as an agent for the buyer only, when the selling agent is also acting as the listing agent in the transaction.

2079.19 The payment of compensation or the obligation to pay compensation to an agent by the seller or buyer is not necessarily determinative of a particular agency relationship between an agent and the seller or buyer. A listing agent and a selling agent may agree to share any compensation or commission paid, or any right to any compensation or commission for which an obligation arises as the result of a real estate transaction, and the terms of any such agreement shall not necessarily be determinative of a particular relationship.

2079.20 Nothing in this article prevents an agent from selecting, as a condition of the agent's employment, a specific form of agency relationship not specifically prohibited by this article if the requirements of Section 2079.14 and Section 2079.17 are compiled with.

2079.21 A dual agent shall not disclose to the buyer that the seller is willing to sell the property at a price less than the listing price, without the express written consent of the seller. A dual agent shall not disclose to the seller that the buyer is willing to pay a price greater than the offering price, without the express written consent of the buyer. This section does not alter in any way the duty or responsibility of a dual agent to any principal with respect to confidential information other than price.

2079.22 Nothing in this article precludes a listing agent from also being a seiling agent, and the combination of these functions in one agent does not, of itself, make that agent a dual agent.

2079.23 A contract between the principal and agent may be modified or altered to change the agency relationship at any time before the performance of the act which is the object of the agency with the written consent of the parties to the agency relationship.

2079.24 Nothing In this article shall be construed to either diminish the duty of disclosure owed buyers and sellers by agents and their associate licensees, subagents, and employees or to relieve agents and their associate licensees, subagents, and employees from liability for their conduct in connection with acts governed by this article or for any breach of a fiduciary duty or a duty of disclosure.

Published and Distributed by:
REAL ESTATE BUSINESS SERVICES, INC.
a subsidiary of the California Association of REALTORS8
525 South Virgil Avenue, Los Angeles, California 60020

AD REVISED 12/14 (PAGE 2 OF 2)

OF 8 1991-2010, California Association of Realtors (Inc. [THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS (C.A.R.). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ACCURACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.





POSSIBLE REPRESENTATION OF MORE THAN ONE BUYER OR SELLER - DISCLOSURE AND CONSENT

(C.A.R. Form PRBS, 11/14)

A real estate broker (Broker), whether a corporation, partnership or sole proprietorship, may represent more than one buyer or seller. This multiple representation can occur through an individual licensed as a broker or salesperson or through different individual broker's or salespersons (associate licensees) acting under the Broker's license. The associate licensees may be working out of the same or different office locations.

Multiple Buyers: Broker (individually or through its associate licensees) may be working with many prospective buyers at the same time. These prospective buyers may have an interest in, and make offers on, the same properties. Some of these properties may be listed with Broker and some may not. Broker will not limit or restrict any particular buyer from making an offer on any particular property whether or not Broker represents other buyers interested in the same property.

Multiple Sellers: Broker (individually or through its associate licensees) may have listings on many properties at the same time. As a result, Broker will attempt to find buyers for each of those listed properties. Some listed properties may appeal to the same prospective buyers. Some properties may attract more prospective buyers than others. Some of these prospective buyers may be represented by Broker and some may not. Broker will market all listed properties to all prospective buyers whether or not Broker has another or other listed properties that may appeal to the same prospective buyers.

Dual Agency: If Seller is represented by Broker, Seller acknowledges that broker may represent prospective buyers of Seller's property and consents to Broker acting as a dual agent for both seller and buyer in that transaction. If Buyer is represented by Broker, buyer acknowledges that Broker may represent sellers of property that Buyer is interested in acquiring and consents to Broker acting as a dual agent for both buyer and seller with regard to that property.

In the event of dual agency, seller and buyer agree that: (a) Broker, without the prior written consent of the Buyer, will not disclose to seller that the Buyer is willing to pay a price greater than the offered price; (b) Broker, without the prior written consent of the seller, will not disclose to the buyer that seller is willing to sell property at a price less than the listing price; and (c) other than as set forth in (a) and (b) above, a dual agent is obligated to disclose known facts materially affecting the value or desirability of the property to both parties.

Offers not necessarily confidential: Buyer is advised that seller or listing agent may disclose the existence, terms, or conditions of buyer's offer unless all parties and their agent have signed a written confidentiality agreement. Whether any such information is actually disclosed depends on many factors, such as current market conditions, the prevailing practice in the real estate community, the listing agent's marketing strategy and the instructions of the seller.

Buyer and seller understand that Broker may represent more than one buyer or more than one seller and even both buyer and seller on the same transaction and consents to such relationships.

Seller and/or Buyer acknowledges reading and understanding this Possible Representation of More Than One

Buyer or Seller - Disclosure and Consent and agrees to the agency possibilities disclosed.	1 ,
Seller Jui Coppa Mudson, Trustu for Anthony Thomas	Date 8/7/18
Seller anthons & Wendi Thomas Wendi Thomas	Date
	Date
Buyer	Date
Real Estate Broker (Firm) ReMax-Mountain Living DRE Lic # 01846012	Date
	Date 8 2-18
Melinda-Bennett	
Real Estate Broker (Firm) DRE Lic#	Date
By DRE Lic#	Date

© 2014, California Association of REALTORS®, Inc. United States copyright law (Title 17 U.S. Code) forbids the unauthorized distribution, display and reproduction of this form, or any portion thereof, by photocopy machine or any other means, including facsimile or computerized formats.

THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY

OR ACCURACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS, IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.

This form is made available to real estate professionals through an agreement with or purchase from the California Association of REALTORS®. It is not intended to identify the user as a REALTOR®. REALTOR® is a registered collective membership mark which may be used only by members of the NATIONAL ASSOCIATION OF REALTORS® who subscribe to its Code of Ethics.

Published and Distributed by: REAL ESTATE BUSINESS SERVICES, INC. a subsidiary of the California Association of REALTORS® 525 South Virgil Avenue, Los Angeles, California 90020



PRBS 11/14 (PAGE 1 OF 1)

POSSIBLE REPRESENTATION OF MORE THAN ONE BUYER OR SELLER (PRBS PAGE 1 OF 1) Fax: 866-520-0391



WIRE FRAUD AND ELECTRONIC FUNDS TRANSFER ADVISORY

(C.A.R. Form WFA, Revised 12/17)

Property Address: 397 Second Ave., Portola, CA 96122

("Property").

WIRE FRAUD AND ELECTRONIC FUNDS TRANSFERS ADVISORY:

The ability to communicate and conduct business electronically is a convenience and reality in nearly all parts of our lives. At the same time, it has provided hackers and scammers new opportunities for their criminal activity. Many businesses have been victimized and the real estate business is no exception.

While wiring or electronically transferring funds is a welcome convenience, we all need to exercise extreme caution. Emails attempting to induce fraudulent wire transfers have been received and have appeared to be legitimate. Reports indicate that some hackers have been able to intercept emailed transfer instructions, obtain account information and, by altering some of the data, redirect the funds to a different account. It also appears that some hackers were able to provide false phone numbers for verifying the wiring or funds transfer instructions. In those cases, the victim called the number provided to confirm the instructions, and then unwittingly authorized a transfer to somewhere or someone other than the intended recipient.

ACCORDINGLY, YOU ARE ADVISED:

- 1. Obtain phone numbers and account numbers only from Escrow Officers, Property Managers, or Landlords at the beginning of the transaction.
- 2.DO NOT EVER WIRE OR ELECTRONICALLY TRANSFER FUNDS PRIOR TO CALLING TO CONFIRM THE TRANSFER INSTRUCTIONS. ONLY USE A PHONE NUMBER YOU WERE PROVIDED PREVIOUSLY. Do not use any different phone number or account number included in any emailed transfer instructions.
- 3. Orally confirm the transfer instruction is legitimate and confirm the bank routing number, account numbers and other codes before taking steps to transfer the funds.
- 4. Avoid sending personal information in emails or texts. Provide such information in person or over the telephone directly to the Escrow Officer, Property Manager, or Landlord.
- 5. Take steps to secure the system you are using with your email account. These steps include creating strong passwords, using secure WiFi, and not using free services.

If you believe you have received questionable or suspicious wire or funds transfer instructions, immediately notify your bank, and the other party, and the Escrow Office, Landlord, or Property Manager. The sources below, as well as others, can also provide information:

Federal Bureau of Investigation: https://www.fbi.gov/; the FBI's IC3 at www.ic3.gov; or 310-477-6565

National White Collar Crime Center: http://www.nw3c.org/

On Guard Online: https://www.onguardonline.gov/

NOTE: There are existing alternatives to electronic and wired fund transfers such as cashier's checks. By signing below, the undersigned acknowledge that each has read, understands and has received a copy of this Wire Fraud and Electronic Funds Transfer Advisory.

Buyer/Tenant						_Date	
Buyer/Tenant	1 1	1				Date	
Seller/Landlord	Gui Coppa	rudan	Trystee	fer	Anthony Thomas	Date	8/7/18
Seller/Landlord	anthony	1 Went	i thom	40	Wendi Thomas	Date	
©2016-2017, California	Association of REALTORSO, Inc. L	Jnited States copy	right law (Title 17 U.S.	Code) for		on, display a	and reproduction of

this form, or any portion thereof, by photocopy machine or any other means, including facsimile or computerize

THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS®. NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ACCURACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.

This form is made available to real estate professionals through an agreement with or purchase from the California Association of REALTORS®. It is not intended to identify the user as a REALTOR®. REALTOR® is a registered collective membership mark which may be used only by members of the NATIONAL ASSOCIATION OF REALTORS® who subscribe to its Code of Ethics.

Published and Distributed by: REAL ESTATE BUSINESS SERVICES, INC a subsidiary of the California Association of REALTORS® 525 South Virgil Avenue, Los Angeles, California 90020



WFA REVISED 12/17 (PAGE 1 OF 1)

WIRE FRAUD AND ELECTRONIC FUNDS TRANSFER ADVISORY (WFA PAGE 1 OF 1)

Doc 372-1 Entered 08/09/18 10:04:47

RESIDENTIAL LISTING AGREEMENT

(Exclusive Authorization and Right to Sell) (C.A.R. Form RLA, Revised 6/17)

Da	te Prepared: 08/02/2018	, Anthony Thomas, Wend		
1.	EXCLUSIVE RIGHT TO SELL:	("Seller")		
	hereby employs and grants	ReMax Mountain Livi		("Broker")
	beginning (date) August 6, 2018	and ending at 11:59 P.M. on (date) _	December 31, 2018	("Listing Period")
	the exclusive and irrevocable right to sell of	or exchange the real property described as	397 Second Ave.	
		, situated in		(City),
		California, 96122 (Zip Code), Asses		<u>-001</u> ("Property").
200	This Property is a manufactured (mobile) home. See addendum for additional terms	3.	
2.	LISTING PRICE AND TERMS:	probate, conservatorship or guardianship. S	ee addendum for additiona	ıl terms.
	A. The listing price shall be: One Hundre	ed Fifty Thousand	Dellers (\$ 450,000,00	
9	B. Listing Terms:		_Dollars (\$ <u>150,000.00</u>	
	B. Listing Terms.			
3.	COMPENSATION TO BROKER:			
	Notice: The amount or rate of real esta	ate commissions is not fixed by law. Th	ey are set by each Broke	er individually and
	may be negotiable between Seller and F	Broker (real estate commissions include	all compensation and fee	es to Broker).
	A College access to new to Droker on now	pensation for services irrespective of ager	ncy relationshin(s) either V	6 000 percent
	A. Seller agrees to pay to broker as com	ipensation for services mespective or agen	rice) or S	percent
		reement is entered into, of the purchase p	nice), or [] \$	oo follows:
	AND			, as follows:
	(1) If during the Listing Period, or an	y extension, Broker, cooperating broker,	Seller or any other person	n procures a ready,
	willing, and able buyer(s) whose of	ffer to purchase the Property on any price	and terms is accepted by	Seller, provided the
	Buyer completes the transaction of	or is prevented from doing so by Seller. (B	roker is entitled to comper	nsation whether any
	escrow resulting from such offer cla	oses during or after the expiration of the Lis	ting Period, or any extension	on.)
	OP (2) If within colondar days	(a) after the end of the Listing Period or an	v extension; or (b) after an	v cancellation of this
	OR (2) II WILLIII Calendar days	(a) after the end of the Listing I choo of an	you loose or otherwise trail	nefer the Property to
	Agreement, unless otherwise agree	ed, Seller enters into a contract to sell, con	vey, lease of officiwise trai	the Dranadu during
	anyone ("Prospective Buyer") or the	nat person's related entity: (i) who physical	ly entered and was snown	the Property during
	the Listing Period or any extensio	n by Broker or a cooperating broker; or (i) for whom Broker or any	cooperating broker
	submitted to Seller a signed, writte	en offer to acquire, lease, exchange or obt	ain an option on the Prope	rty. Seller, however,
	shall have no obligation to Broker (under paragraph 3A(2) unless, not later tha	n the end of the Listing Per	iod or any extension
	or cancellation. Broker has given S	seller a written notice of the names of such	Prospective Buyers.	THE THE PERSON OF THE PERSON O
	OP (3) If without Broker's prior written	consent, the Property is withdrawn from	n sale conveyed leased	. rented, otherwise
7	transferred or made unmarketable	by a voluntary act of Seller during the Listi	ng Period, or any extension	1.
	P If completion of the sale is prevented by	y a party to the transaction other than Seller,	then compensation which c	otherwise would have
	b. If completion of the sale is prevented by	all be payable only if and when Seller colle	acte damages by suit arbit	tration settlement or
	been earned under paragraph SA Sha	all be payable only it and when demonstrate	recovered or the above con	nneneation after first
	otherwise, and then in an amount equa	al to the lesser of one-half of the damages	ecovered of the above con	ilperisation, alter ilist
	deducting title and escrow expenses ar			
	C. In addition, Seller agrees to pay Broke	r:		······································
	 D. Seller has been advised of Broker's pol 	licy regarding cooperation with, and the amo	unt of compensation offered	to, other brokers.
	(1) Broker is authorized to cooperate	with and compensate brokers participating	through the multiple listin	g service(s) ("MLS")
	by offering to MLS brokers out of	f Broker's compensation specified in 3A,	either X	percent of the
	purchase price, or S			
	(2) Broker is authorized to cooperate	with and compensate brokers operating out	side the MLS as per Broke	r's policy.
	F Seller hereby irrevocably assigns to I	Broker the above compensation from Selle	er's funds and proceeds in	escrow. Broker may
	eubmit this Agreement as instruction	s to compensate Broker pursuant to parag	raph 3A, to any escrow re	garding the Property
	involving Seller and a buyer, Prospect	ive Buyer or other transferee	repries in to any observe to	3
	involving Seller and a buyer, Prospect	previously entered into a listing agreement w	ith another broker regarding	the Property
		previously entered into a listing agreement w	in another broker regarding	and i roporty,
	unless specified as follows:	Libration to any accompanion to any	other broker recording the	Property unless the
	(2) Seller warrants that Seller has no	o obligation to pay compensation to any	mer broker regarding the	Froperty unless the
	Property is transferred to any of th	e following individuals or entities:		

© 2017, California Association of REALTORS®, Inc. RLA REVISED 6/17 (PAGE 1 OF 5)

Page 5 of 11



(3) If the Property is sold to anyone listed above during the time Seller is obligated to compensate another broker: (i) Broker is not entitled to compensation under this Agreement; and (ii) Broker is not obligated to represent Seller in such transaction.

Case 14-50333-btb Doc 372-1 Entered 08/09/18 10:04:47 Page 6 of 11

Property Address: 397 Second Ave., Portola, CA 96122	Date: 08/02/2018
4. A. ITEMS EXCLUDED AND INCLUDED: Unless otherwise specified in a real estate purchase agree that are attached to the Property are included, and personal property items are excluded, from the ADDITIONAL ITEMS EXCLUDED:	purchase price.
ADDITIONAL ITEMS INCLUDED: All cabinets, paint and building supplies currently in the h	
Seller intends that the above items be excluded or included in offering the Property for sale purchase agreement supersedes any intention expressed above and will ultimately determine included in the sale; and (ii) Broker is not responsible for and does not guarantee that the above except the sale in the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for and does not guarantee that the above except the sale; and (iii) Broker is not responsible for any guarantee that the above except the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsible for any guarantee that the sale; and (iii) Broker is not responsibl	which items are excluded and
in the purchase agreement. B. (1) Leased Or Not Owned Items: The following items are leased or not owned by Seller:	
Solar power system Alarm system Propane tank Water Softener	
(2) Liened Items: The following items have been financed and a lien has been placed on the Pro	
Solar power system Windows or doors Heating/Ventilation/Air conditioning system Other	
Seller will provide to Buyer, as part of the sales agreement, copies of lease documents, or other pay for any such leased or liened item. 5. MULTIPLE LISTING SERVICE:	documents obligating Seller to
	rice and financing, if applicable, y persons and entities on terms
BENEFITS OF USING THE MLS; IMPACT OF OPTING OUT OF THE MLS; PRESENTING	IG ALL OFFERS
WHAT IS AN MLS? The MLS is a database of properties for sale that is available and disseminated to estate agents who are participants or subscribers to the MLS. Property information submitted to the MLS conditions under which the Seller's property is offered for sale (including but not limited to the listing brother brokers). It is likely that a significant number of real estate practitioners in any given area are part. The MLS may also be part of a reciprocal agreement to which other multiple listing services belong to other multiple listing services that have reciprocal agreements with the MLS also have access to the MLS. The MLS may further transmit listing information to Internet sites that post property listings online.	describes the price, terms and oker's offer of compensation to articipants or subscribers to the g. Real estate agents belonging
EXPOSURE TO BUYERS THROUGH MLS: Listing property with an MLS exposes a seller's property brokers (and their potential buyer clients) who are participants or subscribers to the MLS or a reciprocation	ty to all real estate agents and ng MLS.
CLOSED/PRIVATE LISTING CLUBS OR GROUPS: Closed or private listing clubs or groups are not the referred to above is accessible to all eligible real estate licensees and provides broad exposure for a lightly listing clubs or groups of licensees may have been formed outside the MLS. Private or closed listing club more limited number of licensees and generally offer less exposure for listed property. Whether listing private network - and excluding it from the MLS - is advantageous or disadvantageous to a seller, and why, sho taking the Seller's listing.	he same as the MLS. The MLS sted property. Private or closed os or groups are accessible to a roperty through a closed, private
NOT LISTING PROPERTY IN A LOCAL MLS: If the Property is listed in an MLS which does not cover Property is located then real estate agents and brokers working that territory, and Buyers they repreneighborhood, may not be aware the Property is for sale.	the geographic area where the sent looking for property in the
OPTING OUT OF MLS: If Seller elects to exclude the Property from the MLS, Seller understands a estate agents and brokers from other real estate offices, and their buyer clients, who have access to the Seller's Property is offered for sale; (b) Information about Seller's Property will not be transmitted from Internet sites that are used by the public to search for property listings; (c) real estate agents, brokers be unaware of the terms and conditions under which Seller is marketing the Property.	hat MLS may not be aware that the MLS to various real estate and members of the public may
REDUCTION IN EXPOSURE: Any reduction in exposure of the Property may lower the number of consults also price.	
PRESENTING ALL OFFERS: Seller understands that Broker must present all offers received for Selle Broker written instructions to the contrary.	er's Property unless Seller gives
Seller's Initials ()()(Broker's/Agent's Initials (

Seller's Initials (4a)

J. gan



Case 14-50333-btb Doc 372-1 Entered 08/09/18 10:04:47 Page 7 of 11

B. MLS rules generally provide that residential real property and vacant lot listings be submitted to the MLS within 2 days or some other period of time after all necessary signatures have been obtained on the listing agreement. Broker will not have to submit this

C. MLS rules allow MLS data to be made available by the MLS to additional Internet sites unless Broker gives the MLS instructions to the contrary. Seller acknowledges that for any of the below opt-out instructions to be effective, Seller must make them on a separate instruction to Broker signed by Seller. Specific information that can be excluded from the Internet as permitted by (or in accordance).

Seller elects to exclude the Property from the MLS as provided by C.A.R. Form SELM or the local equivalent form.

listing to the MLS if, within that time, Broker submits to the MLS an appropriate form signed by Seller.

Date: 08/02/2018

397 2nd Ave

Property Address: 397 Second Ave., Portola, CA 96122

RLA REVISED 6/17 (PAGE 3 OF 5)

with) the MLS is as follows: (1) Property Availability On The MLS; Address On the MLS: Seller can instruct Broker to have the MLS not display the Property or the Property address on the Internet. Seller understands that either of these opt-outs would mean consumers searching for listings on the Internet may not see the Property or Property's address in response to their search. (2) Feature Opt-Outs: Seller can instruct Broker to advise the MLS that Seller does not want visitors to MLS Participant or Subscriber Websites or Electronic Displays that display the Property listing to have the features below. Seller understands (i) that these opt-outs apply only to Websites or Electronic Displays of MLS Participants and Subscribers who are real estate broker and agent members of the MLS; (ii) that other Internet sites may or may not have the features set forth herein; and (iii) that neither Broker nor the MLS may have the ability to control or block such features on other Internet sites. (a) Comments And Reviews: The ability to write comments or reviews about the Property on those sites; or the ability to link to another site containing such comments or reviews if the link is in immediate conjunction with the Property display. (b) Automated Estimate Of Value: The ability to create an automated estimate of value or to link to another site containing such an estimate of value if the link is in immediate conjunction with the Property display. Seller elects to opt out of certain Internet features as provided by C.A.R. Form SELI or the local equivalent form. 6. SELLER REPRESENTATIONS: Seller represents that, unless otherwise specified in writing, Seller is unaware of: (i) any Notice of Default recorded against the Property; (ii) any delinquent amounts due under any loan secured by, or other obligation affecting, the Property; (iii) any bankruptcy, insolvency or similar proceeding affecting the Property; (iv) any litigation, arbitration, administrative action, government investigation or other pending or threatened action that affects or may affect the Property or Seller's ability to transfer it; and (v) any current, pending or proposed special assessments affecting the Property. Seller shall promptly notify Broker in writing if Seller becomes aware of any of these items during the Listing Period or any extension thereof. 7. BROKER'S AND SELLER'S DUTIES: A. Broker agrees to exercise reasonable effort and due diligence to achieve the purposes of this Agreement. Unless Seller gives Broker written instructions to the contrary, Broker is authorized, but not required, to (i) order reports and disclosures including those specified in 7C as necessary, (ii) advertise and market the Property by any method and in any medium selected by Broker, including MLS and the Internet, and, to the extent permitted by these media, control the dissemination of the information submitted to any medium; and (iii) disclose to any real estate licensee making an inquiry the receipt of any offers on the Property and the offering price of such offers. B. Seller agrees to consider offers presented by Broker, and to act in good faith to accomplish the sale of the Property by, among other things, making the Property available for showing at reasonable times and, subject to paragraph 3F, referring to Broker all inquiries of any party interested in the Property. Seller is responsible for determining at what price to list and sell the Property. C. Investigations and Reports: Seller agrees, within 5 (or ___) Days of the beginning date of this Agreement, to pay for the following pre-sale reports: Structural Pest Control General Property Inspection Homeowners Association Documents Other D. Seller further agrees to indemnify, defend and hold Broker harmless from all claims, disputes, litigation, judgments attorney fees and costs arising from any incorrect or incomplete information supplied by Seller, or from any material facts that Seller knows but fails to disclose including dangerous or hidden conditions on the Property... 8. DEPOSIT: Broker is authorized to accept and hold on Seller's behalf any deposits to be applied toward the purchase price. AGENCY RELATIONSHIPS: A. Disclosure: The Seller acknowledges receipt of a \(\overline{X} \) "Disclosure Regarding Real Estate Agency Relationships" (C.A.R. Form AD). B. Seller Representation: Broker shall represent Seller in any resulting transaction, except as specified in paragraph 3F. C. Possible Dual Agency With Buyer: Depending upon the circumstances, it may be necessary or appropriate for Broker to act as an agent for both Seller and buyer, exchange party, or one or more additional parties ("Buyer"). Broker shall, as soon as practicable, disclose to Seller any election to act as a dual agent representing both Seller and Buyer. If a Buyer is procured directly by Broker or an associate-licensee in Broker's firm, Seller hereby consents to Broker acting as a dual agent for Seller and Buyer. In the event of an exchange, Seller hereby consents to Broker collecting compensation from additional parties for services rendered, provided there is disclosure to all parties of such agency and compensation. Seller understands and agrees that: (i) Broker, without the prior written consent of Seller, will not disclose to Buyer that Seller is willing to sell the Property at a price less than the listing price; (ii) Broker, without the prior written consent of Buyer, will not disclose to Seller that Buyer is willing to pay a price greater than the offered price; and (iii) except for (i) and (ii) above, a dual agent is obligated to disclose known facts materially affecting the value or desirability of the Property to both parties. D. Confirmation: Broker shall confirm the agency relationship described above, or as modified, in writing, prior to or concurrent with Seller's execution of a purchase agreement.

Seller's Initials

RESIDENTIAL LISTING AGREEMENT - EXCLUSIVE (RLA PAGE 3 OF 5)
Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com

Property Address: 397 Second Ave., Portola, CA 96122

Date: 08/02/2018

- E. Potentially Competing Sellers and Buyers: Seller understands that Broker may have or obtain listings on other properties, and that potential buyers may consider, make offers on, or purchase through Broker, property the same as or similar to Seller's Property. Seller consents to Broker's representation of sellers and buyers of other properties before, during and after the end of this Agreement. Seller acknowledges receipt of a x "Possible Representation of More than One Buyer or Seller Disclosure and Consent" (C.A.R. Form PRBS).
- 10. SECURITY, INSURANCE, SHOWINGS, AUDIO AND VIDEO: Broker is not responsible for loss of or damage to personal or real property, or person, whether attributable to use of a keysafe/lockbox, a showing of the Property, or otherwise. Third parties, including, but not limited to, appraisers, inspectors, brokers and prospective buyers, may have access to, and take videos and photographs of, the interior of the Property. Seller agrees: (i) to take reasonable precautions to safeguard and protect valuables that might be accessible during showings of the Property; and (ii) to obtain insurance to protect against these risks. Broker does not maintain insurance to protect Seller. Persons visiting the Property may not be aware that they could be recorded by audio or visual devices installed by Seller (such as "nanny cams" and hidden security cameras). Seller is advised to post notice disclosing the existence of security devices.

11. PHOTOGRAPHS AND INTERNET ADVERTISING:

- A. In order to effectively market the Property for sale it is often necessary to provide photographs, virtual tours and other media to buyers. Seller agrees (or if checked, does not agree) that Broker may photograph or otherwise electronically capture images of the exterior and interior of the Property ("Images") for static and/or virtual tours of the Property by buyers and others for use on Broker's website, the MLS, and other marketing materials and sites. Seller acknowledges that once Images are placed on the Internet neither Broker nor Seller has control over who can view such Images and what use viewers may make of the Images, or how long such Images may remain available on the Internet. Seller further assigns any rights in all Images to the Broker and agrees that such Images are the property of Broker and that Broker may use such Images for advertising, including post sale and for Broker's business in the future.
- B. Seller acknowledges that prospective buyers and/or other persons coming onto the property may take photographs, videos or other images of the property. Seller understands that Broker does not have the ability to control or block the taking and use of Images by any such persons. (If checked) Seller instructs Broker to publish in the MLS that taking of Images is limited to those persons preparing Appraisal or Inspection reports. Seller acknowledges that unauthorized persons may take images who do not have access to or have not read any limiting instruction in the MLS or who take images regardless of any limiting instruction in the MLS. Once Images are taken and/or put into electronic display on the Internet or otherwise, neither Broker nor Seller has control over who views such Images nor what use viewers may make of the Images.
- 12. KEYSAFE/LOCKBOX: A keysafe/lockbox is designed to hold a key to the Property to permit access to the Property by Broker, cooperating brokers, MLS participants, their authorized licensees and representatives, authorized inspectors, and accompanied prospective buyers. Broker, cooperating brokers, MLS and Associations/Boards of REALTORS® are not insurers against injury, theft, loss, vandalism or damage attributed to the use of a keysafe/lockbox. Seller does (or if checked does not) authorize Broker to install a keysafe/lockbox. If Seller does not occupy the Property, Seller shall be responsible for obtaining occupant(s) written permission for use of a keysafe/lockbox (C.A.R. Form KLA).
- 13. SIGN: Seller does (or if checked ☐ does not) authorize Broker to install a FOR SALE/SOLD sign on the Property.
- 14. EQUAL HOUSING OPPORTUNITY: The Property is offered in compliance with federal, state and local anti-discrimination laws.
- 15. ATTORNEY FEES: In any action, proceeding or arbitration between Seller and Broker to enforce the compensation provisions of this Agreement, the prevailing Seller or Broker shall be entitled to reasonable attorney fees and costs from the non-prevailing Seller or Broker, except as provided in paragraph 19A.

6. ADDITIONAL TERMS:	REO Advisory Listing (C.A.R. Fo	orm REOL) Short Sale	Information and	Advisory (C.A.R. Forn	ı SSIA)
Trust Advisory (C.A.R. F	Form TA) Property is being sold	d in it's present "AS IS'	condition. The	e following language	is to be
in MLS "All offers are sur	bject to bankruptcy court appr	oval and will be put ou	t to bid for high	est and best bid".	
					10
				-	

- 17. MANAGEMENT APPROVAL: If an associate-licensee in Broker's office (salesperson or broker-associate) enters into this Agreement on Broker's behalf, and Broker or Manager does not approve of its terms, Broker or Manager has the right to cancel this Agreement, in writing, within 5 Days After its execution.
- 18. SUCCESSORS AND ASSIGNS: This Agreement shall be binding upon Seller and Seller's successors and assigns.
- 19. DISPUTE RESOLUTION:
 - A. MEDIATION: Seller and Broker agree to mediate any dispute or claim arising between them regarding the obligation to pay compensation under this Agreement, before resorting to arbitration or court action. Mediation fees, if any, shall be divided equally among the parties involved. If, for any dispute or claim to which this paragraph applies, any party (i) commences an action without first attempting to resolve the matter through mediation, or (ii) before commencement of an action, refuses to mediate after a request has been made, then that party shall not be entitled to recover attorney fees, even if they would otherwise be available to that party in any such action. Exclusions from this mediation agreement are specified in paragraph 19B.

Seller's Initials

RLA REVISED 6/17 (PAGE 4 OF 5)

Case 14-50333-btb Doc 372-1 Entered 08/09/18 10:04:47 Page 9 of 11

Property Address: 397 Second Ave., Portola, CA 96122 Date: 08/02/2018

- B. ADDITIONAL MEDIATION TERMS: The following matters shall be excluded from mediation: (i) a judicial or non-judicial foreclosure or other action or proceeding to enforce a deed of trust, mortgage or installment land sale contract as defined in Civil Code §2985; (ii) an unlawful detainer action; (iii) the filing or enforcement of a mechanic's lien; and (iv) any matter that is within the jurisdiction of a probate, small claims or bankruptcy court. The filing of a court action to enable the recording of a notice of pending action, for order of attachment, receivership, injunction, or other provisional remedies, shall not constitute a waiver or violation of the mediation provisions.
- C. ADVISORY: If Seller and Broker desire to resolve disputes arising between them through arbitration rather than court, they can document their agreement by attaching and signing an Arbitration Agreement (C.A.R. Form ARB).
- 20. ENTIRE AGREEMENT: All prior discussions, negotiations and agreements between the parties concerning the subject matter of this Agreement are superseded by this Agreement, which constitutes the entire contract and a complete and exclusive expression of their agreement, and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. If any provision of this Agreement is held to be ineffective or invalid, the remaining provisions will nevertheless be given full force and effect. This Agreement and any supplement, addendum or modification, including any photocopy or facsimile, may be executed in counterparts.

given full force and effect. This Agreement and facsimile, may be executed in counterparts.	any supplement, addendum or mo	dification, including	any photocopy or
21. OWNERSHIP, TITLE AND AUTHORITY: Seller warran	ts that: (i) Seller is the owner of the	Property; (ii) no othe	r persons or entities
have title to the Property; and (iii) Seller has the auth			perty. Exceptions to
ownership, title and authority are as follows:		3	
			·
REPRESENTATIVE CAPACITY: This Listing Agreement			
Capacity as specified in the attached Representative Capacity			
initials of the representative identified in the RCSD appear			
representative capacity for the entity described and not in the entity for which the individual is signing already exis			
Agreement, evidence of authority to act (such as but not li			
court order, power of attorney, resolution, or formation docu		or portion thereof, i	citors testamentary,
By signing below, Seller acknowledges that Seller has		any of and agrees t	o the terms of this
Agreement	read, understands, received a co	py of and agrees t	o the terms of this
College (Carro Charles) Tal	etec Anthony	Thomas Data	8/1.2
Seller Antiquy Thomas	Anthony	Thomas Date	4/1/19
Address	City	State	Zip
Address Fax Fax	City E-mail		
Seller Jui Coppe hudon, T	ustu Wendi	Thomas Date	8/7/18
Wendi Thomas Address	City	State	Zip
Address Fax	City E-mail	_ Oldio	
1 displicito			
Additional Signature Addendum attached (C.A.R. Form A	ASA)	•	
		DDE 11- # 040400	40
Real Estate Broker (Firm) Remax Mountain Living	City Blairsden	DRE Lic. # <u>018460</u> ; State CA	Zip 96103
Address 307 Poplar-Valley Road			
By Tel. (916)798-6432	E-mail mbennett.realtor@gmail.com	DRE Lic.#01296302	Date 8 2-18
Melinda Bennett			
ByTel	E-mail	_DRE Lic.#	Date
Two Brokers with different companies are co-listing the	Property. Co-listing Broker information	tion is on the attach	ed Additional Broker
Acknowledgement (C.A.R. Form ABA).			#1

© 1991-2017, California Association of REALTORS®, Inc. United States copyright law (Title 17 U.S. Code) forbids the unauthorized distribution, display and reproduction of this form, or any portion thereof, by photocopy machine or any other means, including facsimile or computerized formats.

THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS®. NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ACCURACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.

Published and Distributed by:
REAL ESTATE BUSINESS SERVICES, INC.
a subsidiary of the California Association of REALTORS®
525 South Virgil Avenue, Los Angeles, California 90020

E

Doc 372-1 Entered 08/09/18 10:04:47 Page 10 of 11



SELLER'S ADVISORY (C.A.R. Form SA, Revised 12/15)

Property Address: 397 Second Ave., Portola, CA 96122

("Property")

1. INTRODUCTION: Selling property in California is a process that involves many steps. From start to finish, it could take anywhere from a few weeks to many months, depending upon the condition of your Property, local market conditions and other factors. You have already taken an important first step by listing your Property for sale with a licensed real estate broker. Your broker will help guide you through the process and may refer you to other professionals, as needed. This advisory addresses many things you may need to think about and do as you market your Property. Some of these things are requirements imposed upon you, either by law or by the listing or sale contract. Others are simply practical matters that may arise during the process. Please read this document carefully and, if you have any questions, ask your broker or appropriate legal or tax advisor for help.

2. DISCLOSURES:

- A. General Disclosure Duties: You must affirmatively disclose to the buyer, in writing, any and all known facts that materially affect the value or desirability of your Property. You must disclose these facts whether or not asked about such matters by the buyer, any broker, or anyone else. This duty to disclose applies even if the buyer agrees to purchase your Property in its present condition without requiring you to make any repairs. If you do not know what or how to disclose, you should consult a real estate attorney in California of your choosing. Broker cannot advise you on the legal sufficiency of any disclosures you make. If the Property you are selling is a residence with one to four units except for certain subdivisions, your broker also has a duty to conduct a reasonably competent and diligent visual inspection of the accessible areas and to disclose to a buyer all adverse material facts that the inspection reveals. If your broker discovers something that could indicate a problem, your broker must advise the buyer.
- B. Statutory Duties: (For one-to-four Residential Units):
 - (1) You must timely prepare and deliver to the buyer, among other things, a Real Estate Transfer Disclosure Statement ("TDS"), and a Natural Hazard Disclosure Statement ("NHD"). You have a legal obligation to honestly and completely fill out the TDS form in its entirety. (Many local entities or organizations have their own supplement to the TDS that you may also be asked to complete.) The NHD is a statement indicating whether your Property is in certain designated flood, fire or earthquake/seismic hazard zones. Third-party professional companies can help you with this task.
 - (2) Depending upon the age and type of construction of your Property, you may also be required to provide and, in certain cases you can receive limited legal protection by providing, the buyer with booklets entitled "The Homeowner's Guide to Earthquake Safety," "The Commercial Property Owner's Guide to Earthquake Safety," "Protect Your Family From Lead in Your Home" and "Environmental Hazards: A Guide For Homeowners and Buyers." Some of these booklets may be packaged together for your convenience. The earthquake guides ask you to answer specific questions about your Property's structure and preparedness for an earthquake. If you are required to supply the booklet about lead, you will also be required to disclose to the buyer any known lead-based paint and lead-based paint hazards on a separate form. The environmental hazards guide informs the buyer of common environmental hazards that may be found in properties.
 - (3) If you know that your property is: (i) located within one mile of a former military ordnance location; or (ii) in or affected by a zone or district allowing manufacturing, commercial or airport use, you must disclose this to the buyer. You are also required to make a good faith effort to obtain and deliver to the buyer a disclosure notice from the appropriate local agency(ies) about any special tax levied on your Property pursuant to the Mello-Roos Community Facilities Act, the Improvement Bond Act of 1915, and a notice concerning the contractual assessment provided by section 5898.24 of the Streets And Highways Code (collectively, "Special Tax Disclosures").
 - (4) If the TDS, NHD, or lead, military ordnance, commercial zone or Special Tax Disclosures are provided to a buyer after you accept that buyer's offer, the buyer will have 3 days after delivery (or 5 days if mailed) to terminate the offer, which is why it is extremely important to complete these disclosures as soon as possible. There are certain exemptions from these statutory requirements; however, if you have actual knowledge of any of these items, you may still be required to make a disclosure as the items can be considered material facts.
- C. Death and Other Disclosures: Many buyers consider death on real property to be a material fact in the purchase of property. In some situations, it is advisable to disclose that a death occurred or the manner of death; however, California Civil Code Section 1710.2 provides that you have no disclosure duty "where the death has occurred more than three years prior to the date the transferee offers to purchase, lease, or rent the real property, or [regardless of the date of occurrence] that an occupant of that property was afflicted with, or died from, Human T-Lymphotropic Virus Type III/Lymphadenopathy-Associated Virus." This law does not "immunize an owner or his or her agent from making an intentional misrepresentation in response to a direct inquiry from a transferee or a prospective transferee of real property, concerning deaths on the real property."
- D. Condominiums and Other Common Interest Subdivisions: If the Property is a condominium, townhouse, or other property in a common interest subdivision, you must provide to the buyer copies of the governing documents, the most recent financial statements distributed, and other documents required by law or contract. If you do not have a current version of these documents, you can request them from the management of your homeowner's association. To avoid delays, you are encouraged to obtain these documents as soon as possible, even if you have not yet entered into a purchase agreement to sell your Property.

 3. CONTRACT TERMS AND LEGAL REQUIREMENTS:
- - A. Contract Terms and Conditions: A buyer may request, as part of the contract for the sale of your Property, that you pay for repairs to the Property and other items. Your decision on whether or not to comply with a buyer's requests may affect your ability to sell your Property at a specified price.

Seller's Initials (

© 1991-2015, California Association of REALTORS®, Inc.

SA REVISED 12/15 (PAGE 1 OF 2)

SELLER'S ADVISORY (SA PAGE 1 OF 2)

Fax: 866-520-0391

397 2nd Ave

Case 14-50333-btb Doc 372-1 Entered 08/09/18 10:04:47 Page 11 of 11

Property Address: 397 Second Ave., Portola, CA 96122

Date: 08/02/2018

B. Withholding Taxes: Under federal and California tax laws, a buyer is required to withhold a portion of the purchase price from your sale proceeds for tax purposes unless you sign an affidavit of non-foreign status and California residency, or some other exemption applies and is documented.

C. Prohibition Against Discrimination: Discriminatory conduct in the sale of real property against individuals belonging to legally

protected classes is a violation of the law.

D. Government Required Repairs, Replacements and Alterations: Under State law, Property owners with limited exceptions, are required to: (1) Install operable smoke alarms and brace water heaters and provide a Buyer with a statement of compliance. Existing operable smoke alarms, that met compliance standards when installed, do no have to be removed even if not up to current legal requirements. Smoke alarms that are added or that replace older versions must comply with current law; and (2) install carbon monoxide detection devices. Some city and county governments may impose additional requirements, including, but not limited to, installing low-flow toilets and showerheads, gas shut-off valves, tempered glass, and barriers around swimming pools and spas. You should consult with the appropriate governmental agencies, inspectors, and other professionals to determine which requirements apply to your Property, the extent to which your Property complies with such requirements, and the costs, if any, of compliance.

E. EPA's LEAD-BASED PAINT RENOVATION, REPAIR AND PAINTING RULE: The new rule requires that contractors and maintenance professionals working in pre-1978 housing, child care facilities, and schools with lead-based paint be certified; that their employees be trained; and that they follow protective work practice standards. The rule applies to renovation, repair, or painting activities affecting more than six square feet of lead-based paint in a room or more than 20 square feet of lead-based paint on the exterior. Enforcement of the rule begins October 1, 2010. See the EPA website at www.epa.gov/lead for more information.

F. Legal, Tax and Other Implications: Selling your Property may have legal, tax, insurance, title or other implications. You should

consult an appropriate professional for advice on these matters.

4. MARKETING CONSIDERATIONS:

A. Pre-Sale Inspections and Considerations: You should consider doing what you can to prepare your Property for sale, such as correcting any defects or other problems, making cosmetic improvements, and staging. Many people are not aware of defects in or problems with their own Property. One way to make yourself aware is to obtain professional inspections prior to sale. Pre-sale inspections may include a general property inspection; an inspection for wood destroying pest and organisms (Structural Pest Control Report) and an inspection of the septic or well systems, if any, among others. By doing this, you then have an opportunity to make repairs before your Property is sold, which may enhance its marketability. Keep in mind, however, that any problems revealed by such inspection reports or repairs that have been made, whether or not disclosed in a report, should be disclosed to the buyer (see "Disclosures" in paragraph 2 above). This is true even if the buyer gets his/her own inspections covering the same area. Obtaining inspection reports may also assist you during contract negotiations with the buyer. For example, if a Structural Pest Control Report has both a primary and secondary recommendation for clearance, you may want to specify in the purchase agreement those recommendations, if any, for which you are going to pay.

B. Post-Sale Protections: It is often helpful to provide the buyer with, among other things, a home protection/warranty plan for the Property. These plans will generally cover problems, not deemed to be pre-existing, that occur after your sale is completed. In the event something does go wrong after the sale, and it is covered by the plan, the buyer may be able to resolve the concern by

contacting the home protection company.

C. Safety Precautions: Advertising and marketing your Property for sale, including, but not limited to, holding open houses, placing a keysafe/lockbox, erecting FOR SALE signs, and disseminating photographs, video tapes, and virtual tours of the premises, may jeopardize your personal safety and that of your Property. You are strongly encouraged to maintain insurance, and to take any and all possible precautions and safeguards to protect yourself, other occupants, visitors, your Property, and your belongings, including cash, jewelry, drugs, firearms and other valuables located on the Property, against injury, theft, loss, vandalism, damage, and other harm.

D. Expenses: You are advised that you, not the Broker, are responsible for the fees and costs, if any, to comply with your duties and obligations to the buyer of your Property.

5. OTHER ITEMS:

	D	lles estraculadas receipt	of a copy of this de	ocument
Seller has read and understands this Advi-			or a copy or tries de	ocument.
Seller Qui Coppa Thu	Isa Trust	4	Da	ate 8/7/18
Print Name Anthony Thomas	1			
Seller Qui Cospa K	redox Trus	tu	Da	ate 8/7/18
Print Name Wendi Thomas				
Real Estate Broker-(Listing Firm), ReMax	Mountain Living		DRE Lic	c.#: 01846012
By	Melinda Ben	nett DRE Lic.# 01296302	Date	100 15/-
By		DRE Lic.#	Date	8.0.18
Address 307 Poplar Valley Road	City E	Blairsden	State CA	Zip 96103
Telephone (916)798-6432 Fa	ax (866)520-0391	E-mail mbennett.real	tor@gmail.com	

© 1991-2015, California Association of REALTORS®, Inc. Copyright claimed in Form SA, exclusive of language required by California Civil Code §1710.2. THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ACCURACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.

Published and Distributed by:
REAL ESTATE BUSINESS SERVICES, INC.
a subsidiary of the California Association of REALTORS® 525 South Virgil Avenue, Los Angeles, California 90020
SA REVISED 12/15 (PAGE 2 OF 2)

